



Baltimore District Office News

Your Small Business Resource

July 2004 Edition

SBA Baltimore District Office
10 S. Howard St., Ste. 6220
Baltimore, MD 21201
(410) 962-6195
www.sba.gov/md

SCORE, Counselors to America's Small Business

Baltimore (410) 962-2233
Chestertown (410) 348-5392
Easton (410) 822-4606
Frederick (301) 662-8723
Hagerstown (301) 739-2015
Kent Co. (410) 810-2968
Salisbury (410) 749-0144
Southern MD (410) 266-9553

www.score.org

MD Small Business Development Centers (SBDC)

Lead Center (301) 403-8300
Central MD (410) 704-5001
Eastern MD (800) 999-7232
Northern Region (866) 836-6288
Southern MD (301) 934-7583
Western MD (800) 457-7232

www.mdsbdc.umd.edu

Small Business Resource Centers

Baltimore (410) 605-0990
www.sbrcbaltimore.com

Cumberland (301) 722-2773

U.S. Export Assistance Center
(410) 962-4539

Women Entrepreneurs of Baltimore, Inc. (WEB)

(410) 727-4921 www.webinc.org

For More Information:

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- 1-800-U-ASK-SBA
- Fax: 202-205-7064
- E-mail: answerdesk@sba.gov
- TDD: 704-344-6640
- Your rights to regulatory fairness: 1-888-REG-FAIR
- SBA Home Page: www.sba.gov
All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

Chart A Course for Success

With Help from the SBA

Resources to Fit Your Needs

No matter where you are on the road of small business ownership, you're only a phone call or a computer click away from the U.S. Small Business Administration and its help.

The SBA offers programs and services for start-ups, established or growing enterprises and lenders. In times of disaster, assistance is available for homeowners, renters, non-profit organizations and businesses of all sizes. SBA's loan guaranties may start you on the road to owning or expanding your business. In addition, the agency actively voices small-business concerns with Congress and federal agencies about government regulations, taxes, health care and more.

As *Your Small Business Resource*, the SBA can connect you with a network of services to fit your needs.

The SBA and its partners offer:

- ☒ Loan guaranties
- ☒ Online, detailed information about loan programs
- ☒ Business counseling and management training
- ☒ Equity investment opportunities
- ☒ Surety bonding for small businesses
- ☒ Programs to aid small disadvantaged business owners
- ☒ Online professional business development courses
- ☒ 10,000+ person national business advice network
- ☒ Loan programs through more than 6,000 neighborhood lenders, featuring: working capital loans, real estate/fixed asset loans, loans and assistance for exporting your goods

For more information on any of these programs or to learn how we can help you achieve business success, visit our website, www.sba.gov or call the Baltimore District Office at (410) 962-6195.

The website also offers information specific to Maryland, including lender contacts, area resource providers, local events and training programs. Log on to www.sba.gov/md for local area information.





Introducing Maryland Relay Partner . . .

The first program of its kind in the nation, Maryland Relay Partner was created to familiarize Maryland businesses with Relay calls and reduce or eliminate hang ups Relay users sometimes experience when conducting business by telephone. Any business, large or small, that is based in Maryland is eligible to join the FREE program. Other than a computer to access online training materials and a standard phone, no additional equipment is needed.

Businesses can sign up for the program online, and once they join, they will gain access to a broad array of FREE online training and educational materials they can download at any time. These materials can be easily incorporated into an employee orientation and/or training program.

For Relay users, the new site lists all Relay Partners by industry, making it convenient for users to locate the type of business they need, along with the address, telephone number and other contact information for that business. All Relay users have access to this list and are frequently encouraged to patronize Relay Partners.

To learn more about Maryland Relay Partner, visit the Maryland Relay Web site, www.mdrelay.org, and click on the "Maryland Relay Partner" button.

About Maryland Relay . . .

A free public service provided by the State, Maryland Relay allows people who are deaf, hard of hearing, DeafBlind or speech disabled to carry on a conversation with any standard phone user. To make a Maryland Relay call, the person with a hearing or speech disability uses a text telephone or other assistive device to reach Maryland Relay. (A text telephone allows people with hearing or speech loss to type their side of the conversation and read the other party's response on their phone's text screen.) Once the Relay Operator obtains the number to be called and a connection is made, he or she voices the Relay user's side of the conversation and types the words spoken by the standard phone user, relaying the conversation back and forth.

BDO Top 10* Lender Ranking through 6/30/04 . . .

	Lender	# of Loans	Total Value of Loans
#1	Bank of America	166	\$4,662,400
#2	Innovative Bank	161	\$1,101,000
#3	M & T Bank	99	\$15,177,790
#4	Capital One, F.S.B.	53	\$2,605,000
#5	Regal Bank	35	\$5,545,200
#6	Mid-Atlantic Bus. Finance Co.	33	\$15,905,000
#7	K Bank (formerly Key Bank)	22	\$3,557,400
#8	PNC Bank, N.A.	17	\$7,654,600
#9	Wachovia SBA Lending	13	\$3,949,700
#9	Sandy Spring Bank	13	\$2,675,210
#10	CIT Small Business Lending	12	\$4,911,200



**Lenders are ranked by the number of SBA loans vs. total dollar amounts.*

What is Business Matchmaking?

The U.S. Government is the largest procurer of goods and services in the world. It spends more than \$240 billion each year. Its statutory goal is to award at least 23% of those dollars or \$55 billion to small businesses. In FY 2003 the federal government exceeded that goal by awarding \$65.5 billion in prime contracts to small businesses. More than 80% of those small business contracts go to businesses located within 50 to 60 miles of the nation's capital.



The Business Matchmaking Initiative is a partnership between the SBA and Hewlett-Packard (HP) that creates face-to-face meetings between small business owners and public and private sector procurement representatives in an effort to award more contracts to small businesses.

As we all know, much of business is based on relationships, and that is why the matchmaking program works. The program allows small businesses to meet with decision makers that they otherwise would never have access to.



The SBA's Philadelphia District Office is hosting the following matchmaking event at the Adams Mark Hotel on City Line Avenue in Philadelphia:

"Prepare to Meet the Buyers" - July 22nd 2004

This half day event will prepare the small business owner to meet with contracting representatives from both public and private sector organizations. Learn:

- * How to register to receive contract solicitations
- * What to bring when meeting with buyers
- * How to walk away with contracts.

Go to www.BusinessMatchmaking.com to register **FREE** for this workshop. Following your attendance at the workshop, you'll be provided advance, priority registration for the Business Matchmaking procurement event ***"Meet the Buyers" on August 17th & 18th, 2004.***

"Meet the Buyers" will provide small businesses the chance to meet with over 100 representatives of major federal, state, county and city agencies along with dozens of America's leading corporations to discuss current and future contracting opportunities.

There's never been a better time for small business to deal with large corporations and government agencies. Changes in federal law coupled with incentives to big business have made it easier for your company to participate in this huge marketplace. These workshops are for those who have started going after government and large corporate business and also for those anxious to begin. Business Matchmaking is a valuable investment of your time at ***no cost for participation.***

Registration is free and is based on a first come, first serve basis as space is extremely limited. Register at www.BusinessMatchmaking.com. Click on the "Business Matchmaking Philadelphia" button on the left hand navigation bar.

For questions, please call Business Matchmaking customer service, 1-888-404-5524.

Local Contact Person: Diane Disepio at (215) 580-2756; email:diane.disepio1@sba.gov



Attention Western Maryland Entrepreneurs . . .

Want to Grow Your Business? Need More Clients?

Don't Miss SBA Day & Our Town Hall Meeting

Join us in Cumberland to learn how to grow your business, increase your client base and what resources are available through the federal, state and local agencies.

Attend this session and learn more about:

- How to Access Government Contracts
- Export Financing Information
- Access to Capital Options
- Resource providers in your local area
- Much More

WHEN: Wednesday, August 25, 2004, 10:00 a.m. – 1:30 p.m.

WHERE: Allegany College of Maryland, 12401 Willowbrook Road, SE, Cumberland, MD 21502
Room CE12-14 –Center for Continuing Education Building

COST: Free – so register today!

Registration Requested: Please RSVP by August 20, 2004.

To register, please fax the following to (410) 962-1805 or send this same information via email to oliver.phillips@sba.gov.

Name: _____ Phone: _____

Email: _____

Company: _____

Address: _____

Questions, contact: OJ Phillips, 410-962-6195, ext. 337 or fax 410-962-1805 or email: oliver.phillips@sba.gov

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